

CALIFORNIA DEPARTMENT OF INSURANCE
2005 Homeowners Premium Survey
Examples

Type of Coverage	Amount of Coverage	Age of Home	Example #
Homeowners (Frame Construction)	\$80,000 \$250 Deductible	New	1a
		3 Years	1b
		6 Years	1c
		15 Years	1d
		25 Years	1e
		40 Years	1f
		70 Years	1g
	\$100,000 \$250 Deductible	New	2a
		3 Years	2b
		6 Years	2c
		15 Years	2d
		25 Years	2e
		40 Years	2f
		70 Years	2g
	\$120,000 \$250 Deductible	New	3a
		3 Years	3b
		6 Years	3c
		15 Years	3d
		25 Years	3e
		40 Years	3f
		70 Years	3g
	\$150,000 \$250 Deductible	New	4a
		3 Years	4b
		6 Years	4c
		15 Years	4d
		25 Years	4e
		40 Years	4f
		70 Years	4g
	\$150,000 \$500 Deductible	New	5a
		3 Years	5b
		6 Years	5c
		15 Years	5d
		25 Years	5e
		40 Years	5f
		70 Years	5g
	\$160,000 \$250 Deductible	New	6a
		3 Years	6b
		6 Years	6c
		15 Years	6d
		25 Years	6e
		40 Years	6f
		70 Years	6g

Type of Coverage	Amount of Coverage	Age of Home	Example #
Homeowners (Frame Construction)	\$200,000 \$500 Deductible	New	7a
		3 Years	7b
		6 Years	7c
		15 Years	7d
		25 Years	7e
		40 Years	7f
		70 Years	7g
	\$250,000 \$500 Deductible	New	8a
		3 Years	8b
		6 Years	8c
		15 Years	8d
		25 Years	8e
		40 Years	8f
		70 Years	8g
	\$250,000 \$1000 Deductible	New	9a
		3 Years	9b
		6 Years	9c
		15 Years	9d
		25 Years	9e
		40 Years	9f
		70 Years	9g
	\$300,000 \$500 Deductible	New	10a
		3 Years	10b
		6 Years	10c
		15 Years	10d
		25 Years	10e
		40 Years	10f
		70 Years	10g
	\$500,000 \$1000 Deductible	New	11a
		3 Years	11b
		6 Years	11c
		15 Years	11d
		25 Years	11e
		40 Years	11f
		70 Years	11g
	\$500,000 \$2500 Deductible	New	12a
		3 Years	12b
		6 Years	12c
		15 Years	12d
		25 Years	12e
		40 Years	12f
		70 Years	12g

Type of Coverage	Amount of Coverage	Structure	Example #
Condominium Multi-Family Building (6+ Units)	\$25,000 \$250 Deductible	Frame	13a
	\$50,000 \$250 Deductible	Frame	13b
	\$75,000 \$250 Deductible	Frame	13c
	\$75,000 \$500 Deductible	Frame	13d
	\$100,000 \$500 Deductible	Frame	13e
Renters Multi-Family Building (6+ Units)	\$10,000 \$250 Deductible	Frame	14a
	\$25,000 \$250 Deductible	Frame	14b
	\$25,000 \$500 Deductible	Frame	14c
	\$35,000 \$250 Deductible	Frame	14d
	\$50,000 \$250 Deductible	Frame	14e

Type of Coverage	Structure	Example #
Earthquake	Single Family - Frame	15
	Condominium - Frame	16
	Renters - Frame	17